

United States Courts  
Southern District of Texas  
FILED

**IN THE UNITED STATES DISTRICT COURT  
FOR THE SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

**FEB 21 2023**

Nathan Ochsner, Clerk of Court

**BANK OF AMERICA  
Plaintiff,**

**V.**

**RHETT CAVIEL  
Defendant.**

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**Civil Action No. 4:22-cv-02747**

**DEFENDANT'S ORIGINAL ANSWER**

**NOW COMES** Defendant, Rhett Caviel, named Defendant in the above-entitled and numbered cause, and files this Original Answer, and shows the Court:

**GENERAL DENIAL**

Defendant denies each and every allegation of Plaintiff's Original Petition, and demands strict proof thereof as required by the Texas Rules of Civil Procedure.

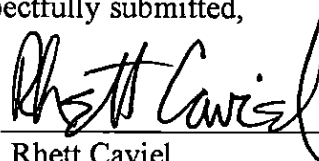
Defendant did not receive proper service on September 19, 2022. Defendant attended a hearing on 12/16/2022 and was told that it had been continued to 1/20/2023. It was again continued until April. Plaintiff foreclosed on property secured by a deed of trust recorded in Fort Bend County and is trying to encumber property which was not and has never been included in the original deed of trust.

**PRAYER**

Defendant prays the Court, after notice and hearing or trial, enters judgment in favor of Defendant, awards Defendant the costs of court, attorney's fees, and such other and further relief as Defendant may be entitled to in law or in equity.

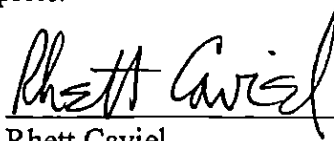
Respectfully submitted,

By:

  
Rhett Caviel

**CERTIFICATE OF SERVICE**

I certify that on February 21, 2023 a true and correct copy of Defendant's Original Answer was served on Mark D. Cronenwett electronically at [mcronenwett@mwzmlaw.com](mailto:mcronenwett@mwzmlaw.com), and the electronic transmission was reported as complete.

A handwritten signature in black ink, reading "Rhett Caviel", is written over a horizontal line.

Rhett Caviel